

Fidelity Life Association of Nebraska.

Organized under the Laws of the State of Nebraska to issue all forms of Life, Health and Accident Policies, the rate of which is based on the American Experience Table of Mortality, with four per cent compound interest

To the People of North Platte and Lincoln County:

Having made arrangements with the Chamber of Commerce of North Platte for the removal of the home of the Fidelity Life Association to this city, the Fidelity now has one thousand policies ready to be issued and are only awaiting the applications properly executed of one thousand loyal citizens of North Platte and Lincoln County, who desire to see North Platte the home of the Fidelity Life Association and by that action you assure to your city and county all the benefits of keeping your money at home instead of sending it away to foreign insurance companies. Our policies are the most liberal issued and if a better policy could be written, the Fidelity would write it. The people of North Platte and vicinity alone are sending approximately \$500,000.00 annually to foreign insurance companies; ten of these companies doing business in North Platte, collected from the people of the State of Nebraska last year, \$2,563,734.00 and returned to the policy holders of Nebraska, \$645,531.00 of this amount, leaving a balance for the benefit of only ten of the one hundred and thirty-five companies doing business in the State of \$1,918,203.00 more than they returned to policy holders.

We come asking your patronage and support upon the mutually selfish proposition and the fact that we need and want your business and you have the opportunity of building up your city and county by keeping at home this surplus which amounts to approximately four-fifths of all the money that you are sending away. It means increase of population; it means increase of business for the merchant; it means the occupation or purchase of numerous homes in this city.

We made the above arrangements with the Chamber of Commerce believing that we are going to make our home in a live, wide-awake progressive city that is alert and ready to reach out and bring to you all enterprises that will aid in your development. We come asking your support, after the investigating committee had satisfied the Chamber of Commerce that we were a safe and proper company and worthy of your support and confidence, as the following endorsement adopted October 15th, 1915, will show.

"Whereas, the Chamber of Commerce of North Platte believes that in building up the City and County, it is to our advantage to bring to this City all of the commercial, all of the manufacturing, wholesale and business institutions that it is possible.

"Whereas, we believe that it would add greatly to the wealth and to the advantage of our farming, city, country and western Nebraska, to bring to North Platte an old line life insurance company, whereby the moneys for life insurance would be brought into the county instead of being sent away to foreign institutions.

"Whereas, the Fidelity Life Insurance Company is a life insurance company organized under the laws of the State of Nebraska whose home is now at Lexington, Nebraska, and who is willing to come to North Platte and make it a North Platte and Lincoln County institution, if the Chamber of Commerce and citizens of North Platte are willing to endorse the company and give it their support.

"Whereas, the Chamber of Commerce through its committee, have made an investigation of this company and find that its insurance rates upon the old line basis have been approved by the Insurance Department of the State of Nebraska, and that its funds and management are within the control of the Insurance Department of the State, which is a guarantee that its funds will be protected in the interests of its policy holders; and we believe that the policy holders in this company will be as amply protected and will receive as great or greater returns than can be received from foreign insurance companies.

Therefore, be it resolved that the Chamber of Commerce of the City of North Platte, Nebraska, hereby indorses the Fidelity Life Insurance Company and invites said company to make North Platte its home and that it place representatives, citizens of North Platte, Nebraska, in its directory and official position.

Be it further resolved that the Chamber of Commerce of North Platte, Nebraska, hereby commends said Insurance Co. to the citizens of North Platte, Lincoln County, and Western Nebraska, and hereby requests said citizens to indorse said company and to patronize it and to take insurance policies in said company to the end that said Insurance Company may be brought to the City of North Platte and made a North Platte institution the same

as any bank or commercial institution in the City.

"Be it further resolved that a committee of the Chamber of Commerce be appointed to further confer with said Insurance Company and to act for the Chamber of Commerce in making such arrangements as may be necessary and as will protect the City and its citizens, to the end that said Insurance Company may be brought to North Platte.

J. J. HALLIGAN,
O. E. ELDER,
W. R. MALONEY.

North Platte, Nebraska, October 20th, 1915.
To the Board of Directors of the Chamber of Commerce:

We the undersigned, being the Committee appointed by you to further make arrangements to insure the removal of the headquarters of the Fidelity Life Association to North Platte, Nebraska, hereby beg to report that satisfactory arrangements for the removal of said Company have been made with the Officers thereof and such removal should be made in January, 1916.

J. J. HALLIGAN,
O. E. ELDER,
W. R. MALONEY.

The liberality of our policies is attested by the following extract of a letter from the State Insurance Department:

JOHN H. MOREHEAD, Governor, Chairman
Willis E. Reed, Attorney General Wm. H. Smith, Auditor
of Public Accounts

Office of STATE INSURANCE BOARD of Nebraska

Lawson G. Brian, Insurance Commissioner.
Lincoln, Neb., July 22, 1915.

Dr. B. B. Baker, President,
Fidelity Life Association,
Lexington, Nebraska.

Dear Sir:

Your letter of the 20th inst. just received. I have again looked over the rates shown on card and find them equal to the net whole life premium on the American Table with 4 per cent interest and a small loading. I am free to say, Doctor, that I think your rates should be revised so as to give you a reasonable loading, say 25 per cent or 30 per cent of the net rate. However, I am glad to be able to state that the rates are sufficient to provide a legal reserve.

We shall be very glad to get the printer's proof of the policy form which was agreed upon, which you say will reach us the latter part of this week.

Very truly yours,

H. S. WIGGINS,
Department Actuary.

In the above letter, you will observe that there is no complaint as to the rate, that being admitted to be sufficient to set aside the legal reserve and to care for the mortality. These elements can neither of them be used for expenses. We can only use what is explained in the letter as loading or expense loading, as only that portion of the premium on an insurance policy may be used for expenses.

Now, as the above letter indicates, we are saving the policy holder the difference between the small expense loading which we are collecting and that of the ordinary proposition which is suggested in the above letter to be 25 per cent or 30 per cent of the premium, as we can use no portion of the premium except the expense loading for expenses, then the policy holder is benefited by buying our proposition to the extent of our loading being smaller than that of other companies, and as we are perfectly satisfied with the amount of expense money on our proposition, certainly the policy holders are pleased and benefited.

The following letters are self explanatory:

Sutherland, Nebr., June 25th, 1915.

The Fidelity Life Ass'n.

Gentlemen:—I received the full amount claimed by me for my recent double fracture of my collar bone, being \$100.00. My wife and I bought a joint combination Life and Accident Policy of your Company, on April 1st, 1915. On April 19th, I was thrown from my horse, receiving a fracture of the collar bone and other injuries.

Our policy covering both of us cost \$109.81. I receive for this one injury, \$100.00, or my dividend on this one accident leaves the cost of our insurance of \$3,000.00 on both of our lives, \$9.81 for the year, with still nine months time for either of us to draw sick or accident claims. We are certainly convinced that your policy insures and recommends it to the man who knows that he buys insurance for protection.

Yours truly,

G. W. HUGHES.

Sidney, Nebraska, August 1, 1914.

Fidelity Life Association,

Lexington, Nebraska.

Dear Sirs:—I received your check today for amount of \$37.50, settlement in full of my claim against your company for injuries received to the first two fingers of my right hand. Being a dentist, I could not work without my right hand and lost one week total and one partial. I certainly am well pleased with your settlement and your promptness. A settlement in full inside of two weeks and without any dispute or red tape is mighty fine and I thank you very much.

Yours very truly,
DR. GLEN BLISS.

Hyannis, Neb., Oct. 26, 1914.

Fidelity Life Association of Nebraska,
Lexington, Nebraska.

Gentlemen:—I am in receipt of your favor of the 24th, enclosing draft for \$200.00 being settlement in full for every dollar that I claimed as due me on my policy of insurance, as the result of my recent injury. In my opinion your manner of doing business will add to your fast growing popularity. The people want insurance that insures. I shall take pleasure in recommending your company to my friends and you are at liberty to refer any one to me at any time. I shall cause a copy of this letter to be published in my local paper.

Yours truly,
A. M. GUSTAFSON.

Sidney, Nebraska, Febr. 25, 1915.

The Fidelity Life Association,
Lexington, Nebraska.

Gentlemen:—I wish to acknowledge with thanks the receipt of \$62.50, in full settlement of my claim for sick benefit, incident to three weeks total and one week partial disability, account of an attack of appendicitis.

The promptness with which the matter was attended to by you was very commendable, and I have every reason to be glad I have a policy in the Fidelity.

I am very truly yours,

STELLA L. MANTOR.

In the letter from Mrs. Mantor of Sidney, Nebraska, it is evident that unless she will undergo an operation for removal of the appendix there is no means of knowing how soon another attack may occur or how long the attack will last.

We insert a few of the many letters in our possession simply to illustrate the fact that our combination life, health and accident policy covers two propositions, i. e., a life policy written you by one company and a health and accident policy by another company. We write it all in one and you only pay us the one expense. If you are sick or injured and hold simply a life policy, you must pay for the policy and your sickness and accident; if you have simply an accident policy and die from sickness or disease, your family gets nothing, while our combination life, and accident policy covers all in one. If you die a natural death we pay \$3000.00; if killed by accident, it doubles and we pay \$6,000.00. This policy pays for loss of two members; both eyes, both hands, both feet, \$1500.00; for loss of one member, one hand, one eye, or one foot, \$750.00; for total disability from sickness or accident, \$25.00 per week or practically equivalent to \$110.00 per month, a sum sufficient to protect you and your income and pay expenses of any sickness or accident or disaster of such nature that may overtake you, enabling you to get up with your bills paid, ready to face the world and begin life where your misfortune disabled you. We also write this policy, a joint policy on man and wife, covering equally both lives and payable to the survivor, covering sickness and accident for both.

If you are a loyal, progressive citizen of the city or county and interested in the development of your community and desire to know more about our proposition, kindly fill in the coupon placed in the corner of this ad and mail it to Dr. B. B. Baker, North Platte, Nebraska, the President of the Fidelity Life Association, and he will see that an agent of the Fidelity will call upon you at an early date and fully explain the proposition to you. You incur no obligation or expense yourself in giving us your address, thereby indicating your interest in the matter.

.....1915

Dr. B. B. Baker, Pres.,

Fidelity Life Association.

I would be pleased to have your proposition fully explained to me.

Name Res.

Street Sec. T. R.